

Form cscnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19–13867–VFP
Chapter: 7
Judge: Vincent F. Papalia
Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven Castronova
26 Arnold Road
West Milford, NJ 07480

Social Security No.:

xxx–xx–4477

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 28, 2020

JAN: sjp

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Steven Castronova
DebtorCase No. 19-13867-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: cscnodscPage 1 of 2
Total Noticed: 26

Date Rcvd: May 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2020.

db +Steven Castronova, 26 Arnold Road, West Milford, NJ 07480-1702
 r +Cervelli Real Estate and Property, 1 Marine Plaza, Suite 304, North Bergen, NJ 07047-6234
 518188000 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518144490 +Christine Castronova, 11 Heartstone Ave, Kinnelon, NJ 07405-2303
 518144497 +Damiano Law Offices, 51 East Main Street, Little Falls, NJ 07424-1646
 518144498 +Foster and Mazzie LLC, 10 Furler Street, Totowa, NJ 07512-1842
 518325205 +HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518144483 ++LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998
 (address filed with court: Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438)
 518144496 +Michael Siesta, 10 Furler St, Totowa, NJ 07512-1842
 518144485 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, 50 Barrack Street, 9th Floor,
 PO BOX 245, Trenton, NJ 08695)
 518180591 +Sherman Wells Sylvester & Stamelman LLP, 210 Park Ave., Florham Park, NJ 07932-1056
 518049022 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,
 Highlands Ranch, CO 80129-2386
 518144484 +Specialized Loan,, Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,
 Highland Rance, CO 80129-2386
 518180592 Steven Castronova, 26 Arnold Road, Wayne, NJ 07470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 29 2020 01:30:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 29 2020 01:30:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518132557 E-mail/Text: ally@ebn.phinsolutions.com May 29 2020 01:29:00 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 518049017 +E-mail/Text: ally@ebn.phinsolutions.com May 29 2020 01:29:00 Ally Financial,
 Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
 518049018 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 29 2020 01:32:21 Capital One,
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 518169767 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 29 2020 01:33:27
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518049019 +E-mail/Text: bankruptcynotices@cbecompanies.com May 29 2020 01:30:49 Cbe Group,
 Attn: Bankruptcy, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 518049020 +E-mail/Text: ering@cbhv.com May 29 2020 01:30:26 Collection Bureau Hudson Valley, Inc.,
 155 North Plank Road, PO Box 831, Newburgh, NY 12551-0831
 518062104 +E-mail/Text: sbse.cio.bnc.mail@irs.gov May 29 2020 01:29:55 Department of Treasury,
 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
 518049021 +E-mail/Text: bncnotices@becket-lee.com May 29 2020 01:29:45 Kohls/Capital One,
 Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
 518543224 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 29 2020 01:30:29 United States Trustee,
 One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518208764 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 29 2020 01:32:38 Verizon,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518144482* +Ally Financial, Attn: Bankruptcy Dept, PO BOX 380901, Bloomington, MN 55438-0901
 518144488* +Capital One, Attn: Bankruptcy, PO BOX 30285, Salt Lake City, UT 84130-0285
 518144486* +Capital One, Attn: Bankruptcy, PO BOX 30285, Salt Lake City, UT 84130-0285
 518144487* +Capital One, Attn: Bankruptcy, PO BOX 30285, Salt Lake City, UT 84130-0285
 518144489* +Cbe Group, Attn: Bankruptcy, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 518144491* +Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831,
 Newburgh, NY 12551-0831
 518144492* +Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831,
 Newburgh, NY 12551-0831
 518144493* +Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831,
 Newburgh, NY 12551-0831
 518144494* +Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831,
 Newburgh, NY 12551-0831
 518144495* +Kohls/Capital One, Kohls Credit, PO BOX 3120, Milwaukee, WI 53201-3120
 518290904* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: cscnodsc

Page 2 of 2
Total Noticed: 26

Date Rcvd: May 28, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2020 at the address(es) listed below:

Anthony J. Sylvester on behalf of Creditor Lakeland Bank asylvester@shermanwells.com
David L. Stevens on behalf of Debtor Steven Castronova dstevens@scura.com,
ecfbkfilings@scuramealey.com/lrichard@scura.com/lleon@scura.com/martinezcr93878@notify.bestcase.com
Eric Raymond Perkins eperkins@becker.legal,
nj42@ecfcbis.com/tcolombini@becker.legal;eperkins@becker.legal;lrodriguez@becker.legal
Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal,
nj42@ecfcbis.com/tcolombini@becker.legal;eperkins@becker.legal;lrodriguez@becker.legal
Mitchell Hausman on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2007-AB1 rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor The Money Source Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9